

ABSTRACT OF THE DISCLOSURE

Systems and methods are disclosed for offering a credit card account to a potential home buyer. The systems and methods may include determining if a consumer is a potential home buyer and offering a credit card account to the consumer if the consumer is a potential home buyer. Next, the systems and methods may include transferring a balance to the credit card account equal to at least a portion of closing costs associated with the purchased home by the consumer. In addition, the systems and methods may include providing a discount to the consumer on items purchased by the consumer using the credit card account.

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